1	Jon N. Robbins			
2	WEISBERG & MEYERS, LLC			
	3877 N. Deer Lake Rd.			
3	Loon Lake,WA 99148			
4	509-232-1882			
5	866-565-1327 facsimile			
	jrobbins@AttorneysForConsumers.com			
6	Attorney for Plaintiffs			
7				
8	UNITED STATES DISTRICT COURT			
9	FOR THE EASTERN DISTRICT OF WASHINGTON			
10	LOU AND LEONARD SEREDAY,	Case No.		
11 12	Plaintiffs,	OCOMPLAINT FOR VIOLATION OF FEDERAL FAIR DEBI		
13	vs.	COLLECTION PRACTICES ACT AND INVASION OF PRIVACY		
14 15	ENHANCED RECOVERY CORPORATION,			
16 17	Defendant.			
18	I. NATURE OF ACTION			
19 20	1. This is an action for damages brought by an individual consumer for			
21	Defendant's violations of the Fair Debt Collection Practices Act, 15 U.S.C. §			
22	1692, et seq. (hereinafter "FDCPA") and of the Revised Code of Washington,			
24	Chapter 19.16, both of which prohibit debt collectors from engaging in abusive,			
25	deceptive, and unfair practices. Plaintiffs further alleges a claim for invasion of			
26 27	privacy by intrusion, ancillary to Defendant's collection efforts.			
28	COMPLAINT FOR VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT-5	WEISBERG & MEYERS, LLC 3877 N. Deer Lake Rd. Loon Lake ,WA 99148 509-232-1882 866-565-1327 facsimile		

jrobbins@AttorneysForConsumers.com

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COMPLAINT FOR VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT-5

### II. JURISDICTION

2. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d).

### III. PARTIES

- 3. Plaintiffs, Lou and Leonard Sereday, is a natural person residing in the State of Washington, County of Spokane, and City of Spokane.
- 4. Plaintiffs are a "consumer" as defined by the FDCPA, 15 U.S.C. § 1692a(3), and a "debtor" as defined by RCW § 19.16.100(11).
- 5. At all relevant times herein, Defendant, Enhanced Recovery Corporation, ("Defendant") was a corporation engaged, by use of the mails and telephone, in the business of attempting to collect a "debt" from Plaintiffs, as defined by 15 U.S.C. §1692a(5).
- 6. Defendant is a "debt collector" as defined by the FDCPA, 15 U.S.C. § 1692a(6), and a "licensee," as defined by RCW § 19.16.100(9).

### IV. FACTUAL ALLEGATIONS

7. At various and multiple times prior to the filing of the instant complaint, including within the one year preceding the filing of this complaint, Defendant contacted Plaintiffs in an attempt to collect an alleged outstanding debt.

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COMPLAINT FOR VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT-5

Defendant's conduct violated the FDCPA and RCW § 19.16 in multiple ways, including but not limited to:

- a. Engaging in conduct the natural consequence of which is to harass, oppress, or abuse Plaintiff, including causing repeated calls to be made to Plaintiff with a faulty auto-dialer which causes itself to disconnect each time Plaintiff answers (§ 1692d);
- b. Using false representations and deceptive practices in connection with collection of an alleged debt from Plaintiff, including repeatedly promising that Defendant would either repair the faulty auto-dialer or cease calling Plaintiff with the auto-dialer (§ 1692e(10)).
- 9. Defendant's aforementioned activities, set out in paragraph 8, also constitute an intentional intrusion into Plaintiffs' private places and into private matters of Plaintiffs' life, conducted in a manner highly offensive to a reasonable person. With respect to the setting that was the target of Defendant's intrusions, Plaintiffs had a subjective expectation of privacy that was objectively reasonable under the circumstances.
- 10. As a result of Defendant's behavior, detailed above, Plaintiffs suffered and continues to suffer injury to Plaintiffs' feelings, personal humiliation, embarrassment, mental anguish and emotional distress.

# COUNT I: VIOLATION OF FAIR DEBT COLLECTION PRACTICES ACT

11. Plaintiffs reincorporates by reference all of the preceding paragraphs.

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### PRAYER FOR RELIEF

WHEREFORE, Plaintiffs respectfully prays that judgment be entered against the Defendant for the following:

- A. Declaratory judgment that Defendant's conduct violated the FDCPA;
- B. Actual damages;
- C. Statutory damages;
- D. Costs and reasonable attorney's fees; and,
- E. For such other and further relief as may be just and proper.

# **COUNT II: VIOLATION OF WASHINGTON COLLECTION AGENCY**

# ACT, WHICH IS A PER SE VIOLATION OF THE WASHINGTON

# **CONSUMER PROTECTION ACT**

12. Plaintiffs reincorporates by reference all of the preceding paragraphs.

### PRAYER FOR RELIEF

WHEREFORE, Plaintiffs respectfully prays that judgment be entered against the Defendant for the following:

- B. Actual damages;
- C. Discretionary Treble Damages;
- D. Costs and reasonable attorney's fees,
- F. For such other and further relief as may be just and proper.

COMPLAINT FOR VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT-5

WEISBERG & MEYERS, LLC 3877 N. Deer Lake Rd. Loon Lake ,WA 99148 509-232-1882 866-565-1327 facsimile jrobbins@AttorneysForConsumers.com

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## **COUNT III: COMMON LAW INVASION OF PRIVACY BY INTRUSION**

13. Plaintiffs reincorporates by reference all of the preceding paragraphs.

### PRAYER FOR RELIEF

WHEREFORE, Plaintiffs respectfully prays that judgment be entered against the Defendant for the following:

- A. Actual damages
- B. Punitive Damages; and,
- C. For such other and further relief as may be just and proper.

Respectfully submitted this 4<sup>th</sup> day of March, 2009.

s/Jon N. RobbinsJon N. RobbinsWEISBERG & MEYERS, LLCAttorney for Plaintiffs

COMPLAINT FOR VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT-5

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